

Privacy Policy

RHB Banking Group (which shall include its holding company, subsidiary(s) and any associated company(s), including any company as a result of any restructuring, merger, sale or acquisition) ("**RHB**") values your trust in us and respects the need to maintain the security and confidentiality of information that you provide to us, whether or not you are a RHB customer ("**Customer**"), a customer who has registered for our internet banking services or for our mobile application ("**Registered User**") [hereinafter collectively referred as "**RHB Customer**"] or a visitor to our website and mobile application ("**Visitor**"). RHB is committed to protect each individual's privacy. That is our pledge to you.

This Privacy Policy sets out RHB's general practices relating to the use and storage of the information you have provided to us online via this website or our mobile application. If you wish to obtain more information on the manner in which RHB processes your information, please refer to the [RHB Insurance PDPA Privacy Notice](#).

1. Information Received

We receive various types of information via this website or via our mobile application when you make a general inquiry or provide feedback, when you make an appointment to see our Customer Service Personnel or where you are applying for new products or services or when you conduct any transaction, including but not limited to the following:

- (a) information that personally identifies you, such as your name, NRIC/passport number, contact details or background information ("**Personal Information**");
- (b) if you are a RHB Customer, your account number, financial information or other information relevant to your account with RHB;
- (c) if you are not RHB Customer, your account number, financial information or other information relevant to your account with others; and
- (d) information consisting your physical/mental health ("**Sensitive Information**"), if any.

2. Purpose of Collection

We will process the information you have provided to us for any of the following purposes, depending on the circumstances in which you provided the said information to us:-

- (a) Applications for or transactions conducted through internet banking services via RHB's website or other services via mobile application

Your customer information which is already in our possession, along with any additional information you may provide via this website or mobile application will be used to provide you with the additional internet banking services or other services you have requested.

- (b) Visitor to our website and mobile application

If you are a Visitor to our website or mobile application, you are not required to provide us with any information about you, unless you are making a general inquiry, providing feedback, requesting for an appointment with our Customer Service personnel or where you are applying for new products or services.

3. Cookies

A cookie is an alphanumeric identifier which we transfer to your hard drive through your web browser when you visit our website or mobile application, where applicable. Whether you are a RHB Customer or Visitor, as you browse through our website or mobile application, you may be subject to the use of cookies to retain information about your web browser and usage preferences for general visitor analysis. This will help us to improve your user experience on our site. Cookies may also be used to compile aggregate information about areas of our website that are visited most frequently. By accessing our website or mobile application, you agree to us placing cookies on your computer or device, where applicable. If you wish to reject our cookie, you can configure your browser to do so.

4. Confidentiality and Security of Information

We shall strive to ensure that security measures are exemplary and that all confidential information received shall only be used in the course of providing financial services to you.

- a. We assure that only proven development tools and techniques are used, whether they relate to security or encryption technologies. These are subject to risk analyses, and guidelines are regularly tested and updated to ensure that information received from RHB Customer/Visitor through the Internet is secured.
- b. We assure that access to information by RHB employees or its agents are limited through system access control mechanisms and positive authentication systems. We also maintain mechanisms such as audit logs and electronic journals.
- c. All RHB employees are bound by a code of ethics and we assure that the privacy of your information is protected by a confidentiality agreement at all times.
- d. If your information is to be shared with agents, affiliates and/or any other third party as stated in this Privacy Policy, your information is also protected by a confidentiality agreement at all times.

5. Use and Sharing of Information

- a. We assure you that the whole or any part of the information received from you shall not be divulged, reproduced or used for any purpose other than that as stated in this Privacy Policy, or where applicable, our [RHB Insurance PDPA Privacy Notice](#) unless duly authorised by you or in the restricted circumstances permitted by law.
- b. However, we do reserve the right to use the information provided by you to perform necessary credit checks or to assist other financial institutions in assessing your credit worthiness and collection of debts.
- c. RHB may share specific information about you, if you are a RHB Customer, only with an agent or affiliate (including members of the RHB Banking Group) so as to share our full range of products and services with you.
- d. If you are a Visitor to our website or mobile application, RHB may also share non-specific information about you whether with an agent or affiliate or other reputable third parties, so as to advise you of opportunities and offers that may be of interest to you.
- e. Third parties with whom RHB shares your information are not permitted to retain any customer information unless you have specifically expressed interest in their products or services and/or have authorised the same.

6. Limit on Distribution of Information

If you are a RHB Customer, you have the option of limiting or preventing distribution of information by notifying RHB in writing by post or facsimile transmission to the address and facsimile number as stated in our [RHB Insurance PDPA Privacy Notice](#).

7. Accessibility and Accuracy of Information

We strive to ensure that RHB Customer's information is accurate and kept up to date. However, in order to ensure that your records are kept up to date, we encourage you to assist us by informing us in the event that your records require to be updated, are found to be incomplete or inaccurate in the manner indicated in our [RHB Insurance PDPA Privacy Notice](#). You may also access your information in a similar manner.

If you are a Visitor, you also have the right to access and/or correct any of your information currently in our possession by contacting:

Banking Services	: +603 9206 8118
Investment Services	: +603 2071 9000
Insurance Services	: +603 2180 3000

8. Customer Questions or Complaints

RHB honours its commitment to protect its customers' privacy. If you have any queries, concerns or complaints on customer information or services, please contact us via post or facsimile transmission to us at the following address, or call us.

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